

Information to identify the case:				
Debtor 1	<u>Elizabeth Colon</u>			Social Security number or ITIN xxx-xx-0015
	First Name	Middle Name	Last Name	EIN --
Debtor 2	<u></u>			Social Security number or ITIN --
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN --
United States Bankruptcy Court Northern District of Illinois				
Case number: 15-09380				

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Elizabeth Colon

If the trustee has filed and served a notice pursuant to Bankruptcy Rule 3002.1(f), and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

September 16, 2020

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Northern District of IllinoisIn re:
Elizabeth Colon
DebtorCase No. 15-09380-TAB
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: mmiller
Form ID: 3180WPage 1 of 3
Total Noticed: 79

Date Rcvd: Sep 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2020.

db
23056320 +Elizabeth Colon, 1236 N. Lawndale, Chicago, IL 60651-2222
+Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
23056325 CB/Express, PO Box 337003, NorthGlenn, CO 80233-7003
23396893 +Cavalry SPVI LLC assignee Capital One Bank USA, NA, Bass Associates PC,
3936 E Fort Lowell Road Suite 200, Tucson, AZ 85712-1083
23335616 +Cavalry SPVI LLC assignee Capital One, NA, Bass Associates PC,
3936 E Fort Lowell Road Suite 200, Tucson, AZ 85712-1083
23056357 +Kohl/Capl, PO Box 6497, Sioux Falls, SD 57117-6497
23056358 Kohl/Chase(Kohl's Department Store), Attn: Bankruptcy Department,
N54W 17000 Ridgewood Drive, Menomonee Falls, WI 53051
23108608 #+Neighborhood Housing - Chicago, c/o Pierce & Associates, 1 N. Dearborn, Suite 1300,
Chicago, IL 60602-4321
26009102 +Neighborhood Housing - Chicago, C/O McCalla Raymer Leibert Pierce, LLC,
1 N Dearborn Suite 1200, Chicago, IL 60602-4337
23056360 +Neighborhood Lend Serv, 1 Corporate Dr Ste 360, Lake Zurich, IL 60047-8945
26818378 Neighborhood Lending Services, Inc., c/o RoundPoint Mortgage Servicing, Corporation,
5016 Parkway Plaza, Buildings 6&8, Charlotte, NC 28217
23318491 #+Neighborhood Lending Services, Inc., c/o, Pierce & Associates, P.C.,
Bankruptcy Department, 1 N Dearborn, Suite 1300, Chicago, IL 60602-4321
23056361 +Peoples Gas, Attention: Bankruptcy Department, 130 E. Randolph 17th Floor,
Chicago, IL 60601-6207
23056362 +Stoneberry, Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933
23056365 +Target NB, CCS Gray OPS Center, PO Box 6497, Sioux Falls, SD 57117-6497
23056367 +Weisfield Jewelers/Sterling Jeweler, Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
+E-mail/Text: courtntices@chil3.com Sep 17 2020 02:04:45 Marilyn O Marshall,
224 South Michigan Ste 800, Chicago, IL 60604-2503
23056318 +EDI: AGFINANCE.COM Sep 17 2020 05:53:00 American General Financial/Springleaf Fi,
Springleaf Financial/Attn: Bankruptcy De, Po Box 3251, Evansville, IN 47731-3251
23056319 +E-mail/Text: bk@avant.com Sep 17 2020 02:05:23 Avant Credit Corporati, 640 N Lasalle St,
Chicago, IL 60654-3731
23056322 +EDI: CAPITALONE.COM Sep 17 2020 05:53:00 CAP1/BSTBY, PO Box 5253,
Carol Stream, IL 60197-5253
23056321 EDI: CAPITALONE.COM Sep 17 2020 05:53:00 Cap One, Bankruptcy Dept., PO Box 5155,
Norcross, GA 30091
23056324 EDI: WFNNB.COM Sep 17 2020 05:53:00 CB/Ann Taylor, PO Box 182125,
Columbus, OH 43218-2125
23056326 EDI: WFNNB.COM Sep 17 2020 05:53:00 CB/NY & CO, PO Box 182122, Columbus, OH 43218-2122
23056323 +EDI: CAPITALONE.COM Sep 17 2020 05:53:00 Capital 1 Bank, Attn: General Correspondence,
Po Box 30285, Salt Lake City, UT 84130-0285
23274989 EDI: BL-BECKET.COM Sep 17 2020 05:53:00 Capital One, N.A., c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
23056328 +EDI: CITICORP.COM Sep 17 2020 05:53:00 Citi, Attn: Bankruptcy Department, PO Box 6241,
Sioux Falls, SD 57117-6241
23056329 EDI: CITICORP.COM Sep 17 2020 05:53:00 Citi, PO Box 6500, Sioux Falls, SD 57117-6500
23056330 +EDI: CITICORP.COM Sep 17 2020 05:53:00 Citibank NA, PO Box 769006,
San Antonio, TX 78245-9006
23056331 +E-mail/PDF: creditonebknifications@resurgent.com Sep 17 2020 02:13:00 Credit One,
Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
23056333 EDI: DISCOVER.COM Sep 17 2020 05:53:00 Discover, Bankruptcy Department, PO Box 15316,
Wilmington, DE 19850-5316
23056332 +EDI: NAVIENTFKASMDOE.COM Sep 17 2020 05:53:00 Dept Of Ed/navient, Po Box 9635,
Wilkes Barre, PA 18773-9635
23087380 EDI: DISCOVER.COM Sep 17 2020 05:53:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
23056334 EDI: DISCOVER.COM Sep 17 2020 05:53:00 Discover Bank, DFS Services LLC, P.O. Box 3025,
New Albany, OH 43054-3025
23056335 EDI: RMSC.COM Sep 17 2020 05:53:00 GECRB/Amazon, PO Box 981439, El Paso, TX 79998-1439
23056337 EDI: RMSC.COM Sep 17 2020 05:53:00 GECRB/Amazon PLCC, PO Box 965015,
Orlando, FL 32896-5015
23056339 +EDI: RMSC.COM Sep 17 2020 05:53:00 GECRB/Care Credit, PO Box 965036,
Orlando, FL 32896-5036
23056340 +EDI: RMSC.COM Sep 17 2020 05:53:00 GECRB/Gap, PO Box 981439, El Paso, TX 79998-1439
23056341 +EDI: RMSC.COM Sep 17 2020 05:53:00 GECRB/Lowe, PO Box 981400, C811,
El Paso, TX 79998-1400
23056342 +EDI: RMSC.COM Sep 17 2020 05:53:00 GECRB/Old Navy, PO Box 981400, C811,
El Paso, TX 79998-1400
23056343 +EDI: RMSC.COM Sep 17 2020 05:53:00 GECRB/TJ Max, 4125 Windward Plaza,
Alpharetta, GA 30005-8738
23056344 +EDI: RMSC.COM Sep 17 2020 05:53:00 GECRB/TJX, PO Box 965015, Orlando, FL 32896-5015
23056346 +EDI: RMSC.COM Sep 17 2020 05:53:00 GECRB/Wal-Mart, PO Box 981400, C77W,
El Paso, TX 79998-1400

District/off: 0752-1

User: mmiller
Form ID: 3180W

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Total Noticed: 79

Date Rcvd: Sep 16, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

23056354 +EDI: RMSC.COM Sep 17 2020 05:53:00 GEMB/Wal-mart, Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104

23056356 +EDI: RMSC.COM Sep 17 2020 05:53:00 GEMB/Walmart, P.O. Box 530927, Atlanta, GA 30353-0927

23056336 +EDI: RMSC.COM Sep 17 2020 05:53:00 Gecrb/Amazon, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104

23056338 +EDI: RMSC.COM Sep 17 2020 05:53:00 Gecrb/Care Credit, Attn: bankruptcy, Po Box 103104, Roswell, GA 30076-9104

23056345 EDI: RMSC.COM Sep 17 2020 05:53:00 Gecrb/Value City Furniture, PO Box 965036, Orlando, FL 32896-0001

23056348 EDI: RMSC.COM Sep 17 2020 05:53:00 Gemb/AMAZO, PO Box 981432, El Paso, TX 79998-1432

23056347 +EDI: RMSC.COM Sep 17 2020 05:53:00 Gemb/Amazo, Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104

23056350 +EDI: RMSC.COM Sep 17 2020 05:53:00 Gemb/GAP, PO Box 981400, El Paso, TX 79998-1400

23056349 +EDI: RMSC.COM Sep 17 2020 05:53:00 Gemb/Gap, Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104

23056351 +EDI: RMSC.COM Sep 17 2020 05:53:00 Gemb/Lowe's, Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104

23056352 +EDI: RMSC.COM Sep 17 2020 05:53:00 Gemb/Old Navy, Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104

23056353 +EDI: RMSC.COM Sep 17 2020 05:53:00 Gemb/TJXDC, Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104

23056355 +EDI: RMSC.COM Sep 17 2020 05:53:00 Gemb/WALM, PO Box 981400, El Paso, TX 79998-1400

23056327 EDI: JPMORGANCHASE Sep 17 2020 05:53:00 Chasescard, Bankruptcy Department, PO Box 15298, Wilmington, DE 19850

23461860 E-mail/PDF: resurgentbknofications@resurgent.com Sep 17 2020 02:13:05
LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

23209705 +EDI: CBSMASON Sep 17 2020 05:53:00 Massey's, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849

23056359 EDI: CBSMASON Sep 17 2020 05:53:00 Masseys, PO BOX 2822, Monroe, WI 53566-8022

23303199 EDI: NAVIENTFKASMSERV.COM Sep 17 2020 05:53:00 Navient Solutions Inc., Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635

23482074 EDI: PRA.COM Sep 17 2020 05:53:00 Portfolio Recovery Associates, LLC, Successor to Citibank, N.A., (BEST BUY), POB 41067, Norfolk, VA 23541

23481924 EDI: PRA.COM Sep 17 2020 05:53:00 Portfolio Recovery Associates, LLC, Successor to SYNCHRONY BANK, (TJX REWARDS CREDIT CARD), POB 41067, Norfolk, VA 23541

23481882 EDI: PRA.COM Sep 17 2020 05:53:00 Portfolio Recovery Associates, LLC, Successor to SYNCHRONY BANK, (WALMART CREDIT CARD), POB 41067, Norfolk, VA 23541

23482709 EDI: PRA.COM Sep 17 2020 05:53:00 Portfolio Recovery Associates, LLC, Successor to Synchrony Bank, (AMAZON.COM STORE CARD), POB 41067, Norfolk, VA 23541

23376669 EDI: PRA.COM Sep 17 2020 05:53:00 Portfolio Recovery Associates, LLC, successor to Synchrony Bank, (CARE CREDIT), POB 41067, Norfolk, VA 23541

23483448 EDI: PRA.COM Sep 17 2020 05:53:00 Portfolio Recovery Associates, LLC, successor to Synchrony Bank, (EBAY MASTERCARD), POB 41067, Norfolk VA 23541

23478102 EDI: PRA.COM Sep 17 2020 05:53:00 Portfolio Recovery Associates, LLC, successor to Synchrony Bank, (OLD NAVY), POB 41067, Norfolk, VA 23541

23376672 EDI: PRA.COM Sep 17 2020 05:53:00 Portfolio Recovery Associates, LLC, successor to Synchrony Bank, (VALUE CITY FURNITURE), POB 41067, Norfolk, VA 23541

23478492 EDI: PRA.COM Sep 17 2020 05:53:00 Portfolio Recovery Associates, LLC, successor to Synchrony Bank (LOWES), POB 41067, Norfolk, VA 23541

23304752 EDI: Q3G.COM Sep 17 2020 05:53:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

23084748 EDI: Q3G.COM Sep 17 2020 05:53:00 Quantum3 Group LLC as agent for, Sterling Jewelers Inc, PO Box 788, Kirkland, WA 98083-0788

23056363 EDI: RMSC.COM Sep 17 2020 05:53:00 SYNCB/AMAZON PLCC, PO Box 965015, Orlando, FL 32896-5015

23056364 EDI: RMSC.COM Sep 17 2020 05:53:00 SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036

23209702 +EDI: CBSMASON Sep 17 2020 05:53:00 Stoneberry, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849

23056366 +EDI: WTRRNBNBANK.COM Sep 17 2020 05:53:00 Target NB, Attn:Bankruptcy Dept., PO Box 673, Minneapolis, MN 55440-0673

23133451 EDI: WFFC.COM Sep 17 2020 05:53:00 Wells Fargo Bank, N.A., dba Wells Fargo Dealer Services, P.O. Box 19657, Irvine, CA 92623-9657

23056368 +EDI: WFFC.COM Sep 17 2020 05:53:00 Wfs Financial/Wachovia Dealer Srvs, Po Box 3569, Rancho Cucamonga, CA 91729-3569

25614426 EDI: ECAST.COM Sep 17 2020 05:53:00 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

23347024 EDI: ECAST.COM Sep 17 2020 05:53:00 eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 63

District/off: 0752-1

User: mmiller
Form ID: 3180W

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Date Rcvd: Sep 16, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

23109083* +Neighborhood Housing - Chicago, c/o Pierce & Associates, 1 N. Dearborn, Suite 1300,
Chicago, IL 60602-4321
26843066* Neighborhood Lending Services, Inc., c/o RoundPoint Mortgage Servicing, Corporation,
5016 Parkway Plaza, Buildings 6&8, Charlotte, NC 28217

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2020 at the address(es) listed below:

Andrew J Nelson on behalf of Creditor Neighborhood Housing - Chicago anelson@atty-pierce.com,
northerndistrict@atty-pierce.com
Dana N O'Brien on behalf of Creditor Neighborhood Housing - Chicago dana.obrien@mccalla.com,
NDistrict@mccalla.com, mccallaecf@ecf.courtdrive.com
David M Siegel on behalf of Debtor 1 Elizabeth Colon davidsiegelbk@gmail.com,
R41057@notify.bestcase.com; johnellmannlaw@gmail.com
Kinnera Bhoopal on behalf of Creditor Neighborhood Lending Services, Inc.
kinnera.bhoopal@mccalla.com, mccallaecf@ecf.courtdrive.com
Marilyn O Marshall courtdocs@chil3.com
Michael Dimand on behalf of Creditor Neighborhood Lending Services, Inc. mdimand@aol.com,
bankruptcyfilings@wirbickilaw.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Terri M Long on behalf of Creditor Wells Fargo Bank N.A. d/b/a Wells Fargo Dealer Services
Courts@tmlong.com
Toni Townsend on behalf of Creditor Neighborhood Lending Services, Inc.
toni.townsend@mccalla.com, northerndistrict@mccalla.com, mccallaecf@ecf.courtdrive.com
Yanick Polycarpe on behalf of Creditor Neighborhood Lending Services, Inc.
ypolycarpe@vablawfirm.com

TOTAL: 10